PHLY-25,340 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Jeffry Jovan Philyaw

Serial No.: 09/659,170

Filed: September 11, 2000

Group: 3625

Examiner: Mark A. Fadok

For: ACCESSING A VENDOR WEB SITE USING PERSONAL ACCOUNT

INFORMATION RETRIEVED FROM A CREDIT CARD COMPANY WEB

SITE

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

AMENDMENT AND RESPONSE TO OFFICE ACTION

This communication is responsive to the Examiner's Office Action mailed January 23, 2006.

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.